Information to identify the case: Debtor 1 Kenneth A DeAngelo Social Security number or ITIN xxx-xx-2459 EIN __-___ First Name Middle Name Last Name Debtor 2 Brittney S. DeAngelo Social Security number or ITIN xxx-xx-2718 (Spouse, if filing) EIN __-___ First Name Middle Name Last Name United States Bankruptcy Court District of New Jersey 17-20072-JNP

Order of Discharge

Case number:

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth A DeAngelo Brittney S. DeAngelo

By the court: <u>Jerrold N. Poslusny Jr.</u> 1/9/23 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 17-20072-JNP Doc 39 Filed 01/11/23 Entered 01/12/23 00:12:12 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court District of New Jersey

Case No. 17-20072-JNP In re:

Kenneth A DeAngelo Chapter 13

Brittney S. DeAngelo **Debtors**

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 4 Form ID: 3180W Total Noticed: 53 Date Rcvd: Jan 09, 2023

The following symbols are used throughout this certificate:

Definition Symbol

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth A DeAngelo, Brittney S. DeAngelo, 34 Penn Road, Voorhees, NJ 08043-4834
516829040	+ ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-3091
516829033	+ Advocare Haddon Pediatric, P.O. Box 3001, Voorhees, NJ 08043-0598
516829038	+ Apex Asset Management, Virtua Health System, P.O. Box 5407, Lancaster, PA 17606-5407
516829039	Apex Asset Management, Re: Virtua, P.O. Box 5407, Lancaster, PA 17606-5407
516829048	+ BP Fisher Law Group, 174 Watefront Street, Ste 300, Oxon Hill, MD 20745-1155
516829059	+ Cardiovascular Assoc of Del Valley, 120 White Horse Pike, Ste. 112, Haddon Heights, NJ 08035-1994
516829061	Children's Hospital Of Phila, Lock Box 5232, P.O. Box 8500, Philadelphia, PA 19178-5232
516829069	Diagnostic Pathology Consultants, 520 E. 22nd St., Lombard, IL 60148-6110
516829071	Emerg Phy Assoc Of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
516829086	++ JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519 address filed with court:, JC Christensen & Associates, P.O. Box 519, Sauk Rapids, MN 56379
516829088	+ Lyons Doughty Law Firm, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
516829090	+ Malcolm S. Gerald & Assoc, 332 S. Michigan Ave, Suite 600, Chicago, IL 60604-4318
516829091	Physician BillingPB CHOP, P.O. Box 788017, Philadelphia, PA 19178-8017
516829092	+ Pinnacle Credit Services, P.O. Box 5617, Hopkins, MN 55343-0493
516829096	+ Regional Women's Health Group, P.O. Box 536, Voorhees, NJ 08043-0536
516829102	South Jersey Radiology, P.O. Box 23355, Newark, NJ 07189-0355
516829101	+ South Jersey Radiology, P.O. Box 1710, Voorhees, NJ 08043-7710
516829104	Virtua Health, P.O. Box 8500-7542, Philadelphia, PA 19178-7542
516829103	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text. usanj.njoanki@usuoj.gov	Jan 09 2023 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 09 2023 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516829044	^ MEBN	Jan 09 2023 20:30:50	ARS/Account Resolution Specialist, Po Box 459079. Sunrise. FL 33345-9079
516829037	^ MEBN	Jan 09 2023 20:30:35	Amcol Systems Inc., 111 Lancewood Rd, Columbia, SC 29210-7523
516829051	EDI: CAPITALONE.COM	Jan 10 2023 01:29:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238

Case 17-20072-JNP Doc 39 Filed 01/11/23 Entered 01/12/23 00:12:12 Desc Imaged Certificate of Notice Page 4 of 6

Page 2 of 4

User: admin

District/off: 0312-1

Date Rcvd: Jan 09, 2023 Form ID: 3180W Total Noticed: 53 516829060 EDI: CCS.COM Jan 10 2023 01:29:00 CCS, RE: Wells Fargo Bank, P.O. Box 55126, Boston, MA 02205-5126 516829050 + Email/Text: bankruptcy@cavps.com Jan 09 2023 20:34:00 Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321 516829049 Email/Text: bankruptcy@cavps.com Jan 09 2023 20:34:00 Calvary Portfolio Services, Po Box 27288, Tempe, AZ 85285-7288 + EDI: CAPITALONE.COM 516829056 Jan 10 2023 01:29:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 516829055 + EDI: CAPITALONE.COM Jan 10 2023 01:29:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285 EDI: CAPITALONE.COM 516911600 Capital One Bank (USA), N.A., PO Box 71083, Jan 10 2023 01:29:00 Charlotte, NC 28272-1083 517052022 + Email/Text: bankruptcy@cavps.com Jan 09 2023 20:34:00 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 516908234 + Email/Text: bkelectronicnoticecourtmail@computershare.com Jan 09 2023 20:34:00 Christiana Trust, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 EDI: COMCASTCBLCENT 516829064 Comcast, P.O. Box 3006, Southeastern, PA Jan 10 2023 01:29:00 19398-3006 516829065 ^ MEBN Jan 09 2023 20:30:51 Convergent Heathcare Recovery, 121 Ne Jefferson St, Peoria, IL 61602-1256 516829066 ^ MEBN Jan 09 2023 20:30:52 Convergent Heathcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229 + EDI: CCS.COM 516829068 Jan 10 2023 01:29:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918 EDI: CCS.COM 516829067 Jan 10 2023 01:29:00 Credit Collections Svc, 725 Canton St, Norwood, MA 02062-2679 516829072 Email/Text: bankruptcydepartment@tsico.com Jan 09 2023 20:34:00 EOS CCA, P.O. Box 981002, Boston, MA 02298-1002 516829073 Email/Text: bknotice@ercbpo.com Jan 09 2023 20:34:00 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870 ^ MEBN 517053506 Emergency Physician Associates of South Jersey, Jan 09 2023 20:30:17 PC, PO Box 1123, Minneapolis MN 55440-1123 516829074 + EDI: LCIICSYSTEM Jan 10 2023 01:29:00 IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378 + EDI: LCIICSYSTEM 516829080 IC Systems, Inc, 444 Highway 96 East, St Paul, Jan 10 2023 01:29:00 MN 55127-2557 EDI: JEFFERSONCAP.COM 516829087 Jan 10 2023 01:29:00 Jefferson Capital Systems, Re: Comentiy Bank-NY & Co, 16 McLeland Road, Saint Cloud, MN 56303 517063201 EDI: PRA.COM Jan 10 2023 01:29:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541 516829093 Email/PDF: resurgentbknotifications@resurgent.com Jan 09 2023 20:35:39 Pinnacle Credit Services, P.O. Box 640, Hopkins, MN 55343-0640 517055956 Email/PDF: resurgentbknotifications@resurgent.com Jan 09 2023 20:35:22 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Citibank (South, Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 516829097 + Email/Text: clientservices@remexinc.com Jan 09 2023 20:34:00 Remex Inc., P.O. Box 765, Rocky Hill, NJ 08553-0765 516829100 + Email/Text: bkelectronicnoticecourtmail@computershare.com

Case 17-20072-JNP Doc 39 Filed 01/11/23 Entered 01/12/23 00:12:12 Desc Imaged Certificate of Notice Page 5 of 6

District/off: 0312-1 User: admin Page 3 of 4
Date Rcvd: Jan 09, 2023 Form ID: 3180W Total Noticed: 53

		Jan 09 2023 20:34:00	SLS, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
516829099	+ Email/Text: bankruptcy@savit.com	Jan 09 2023 20:35:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
516829098	+ Email/Text: bankruptcy@savit.com	Jan 09 2023 20:35:00	Savit Coll, 46 W Ferris St, East Brunswick, NJ 08816-2159
516831255	+ EDI: RMSC.COM	Jan 10 2023 01:29:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
516944737	+ EDI: AIS.COM	Jan 10 2023 01:29:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

•	,	
Recip ID 516829041	$\underset{*_{+}}{\textbf{Bypass Reason}}$	Name and Address ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-3091
516829042	*+	ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-3091
516829043	*+	ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-3091
516829045	*+	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516829046	*+	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516829047	*+	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516829034	*+	Advocare Haddon Pediatric, P.O. Box 3001, Voorhees, NJ 08043-0598
516829035	*+	Advocare Haddon Pediatric, P.O. Box 3001, Voorhees, NJ 08043-0598
516829052	*P++	$CAPITAL\ ONE, PO\ BOX\ 30285, SALT\ LAKE\ CITY\ UT\ 84130-0285, address\ filed\ with\ court:, Capital\ One,\ 15000\ Capital\ One\ Dr,\ Richmond,\ VA\ 23238$
516829053	*P++	$CAPITAL\ ONE, PO\ BOX\ 30285, SALT\ LAKE\ CITY\ UT\ 84130-0285, address\ filed\ with\ court:, Capital\ One,\ 15000\ Capital\ One\ Dr,\ Richmond,\ VA\ 23238$
516829054	*P++	$CAPITAL\ ONE, PO\ BOX\ 30285, SALT\ LAKE\ CITY\ UT\ 84130-0285, address\ filed\ with\ court:, Capital\ One,\ 15000\ Capital\ One\ Dr,\ Richmond,\ VA\ 23238$
516829057	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516829058	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516829062	*	Children's Hospital Of Phila, Lock Box 5232, P.O. Box 8500, Philadelphia, PA 19178-5232
516829063	*	Children's Hospital Of Phila, Lock Box 5232, P.O. Box 8500, Philadelphia, PA 19178-5232
516829070	*	Diagnostic Pathology Consultants, 520 E. 22nd St., Lombard, IL 60148-6110
516829075	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516829076	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516829077	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516829078	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516829079	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516829081	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516829082	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516829083	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516829084	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516829085	*+	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516829089	*+	Lyons Doughty Law Firm, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
516829095	*	ProCo, P.O. Box 2462, Aston, PA 19014-0462
516829105	*	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
516829106	*	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
516829107	*	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
516829108	*	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
516829036	##	Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
516829094	##	ProCo, P.O. Box 2462, Aston, PA 19014-0462

TOTAL: 0 Undeliverable, 32 Duplicate, 2 Out of date forwarding address

Case 17-20072-JNP Doc 39 Filed 01/11/23 Entered 01/12/23 00:12:12 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0312-1 User: admin Page 4 of 4
Date Rcvd: Jan 09, 2023 Form ID: 3180W Total Noticed: 53

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

below:	
Name	Email Address
Brian C. Nicholas	on behalf of Creditor Christiana Trust a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Christiana Trust a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com_summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Abt	on behalf of Joint Debtor Brittney S. DeAngelo leeabt2@verizon.net r40016@notify.bestcase.com
Lee Abt	on behalf of Debtor Kenneth A DeAngelo leeabt2@verizon.net r40016@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7